



BENEFITS ADVICE FOR NEW BENEFITS OFFICERS

Working for America

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT



Message from the President

“The policy that this administration is promoting trusts the people of America, to trust the people to make the best decisions with their own money, to trust the people to manage their own health care and their own retirement and their own lives.”

-George W. Bush



Message from the Director



"Ladies and gentlemen, you are one of the most formidable weapons of democracy, the federal workforce. You have shown the spirit of excellence President Bush spoke of when he said: "We should dedicate ourselves to great goals: We are not here to mark time, but to make progress, to achieve results, and to leave a record of excellence."

- Kay Coles James



WHO ARE WE?

- US Office of Personnel Management (OPM)
- Retirement and Insurance Services (RIS)
- Formerly named Agency Services Division (ASD)
- Renamed Benefit Officers Resource Center (BORC)
- Currently named Benefit Officers Training & Development Group (BOTDG)



Benefit Officers Training and Development Group (BOTDG)

1998

2001

2003

2004

- 
- Agency Services Division (ASD)
 - Benefit Officers Resource Center (BORC)
 - Benefit Officer Training and Development Group

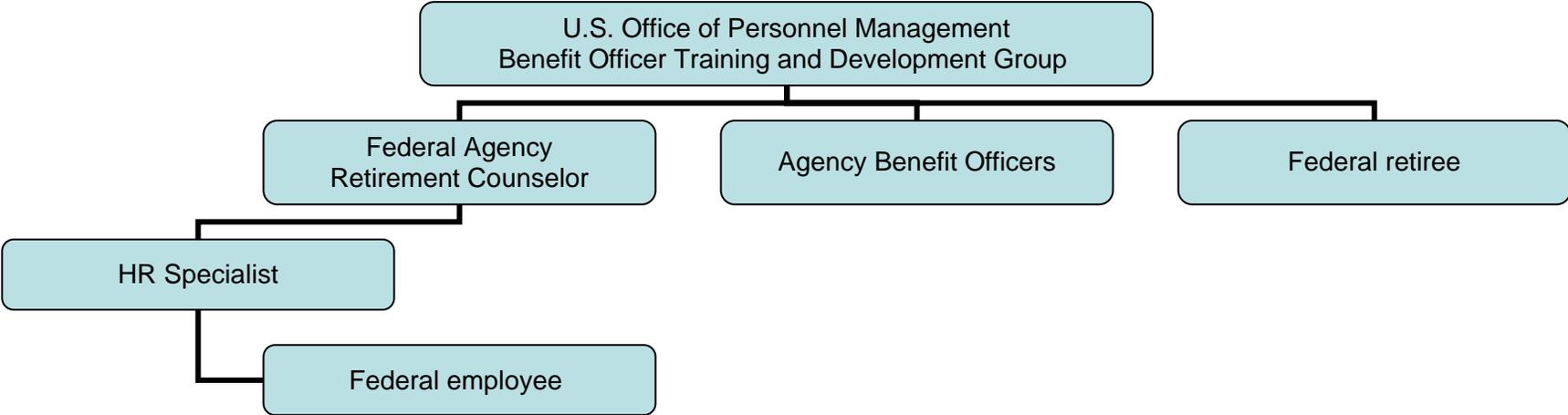


Objectives

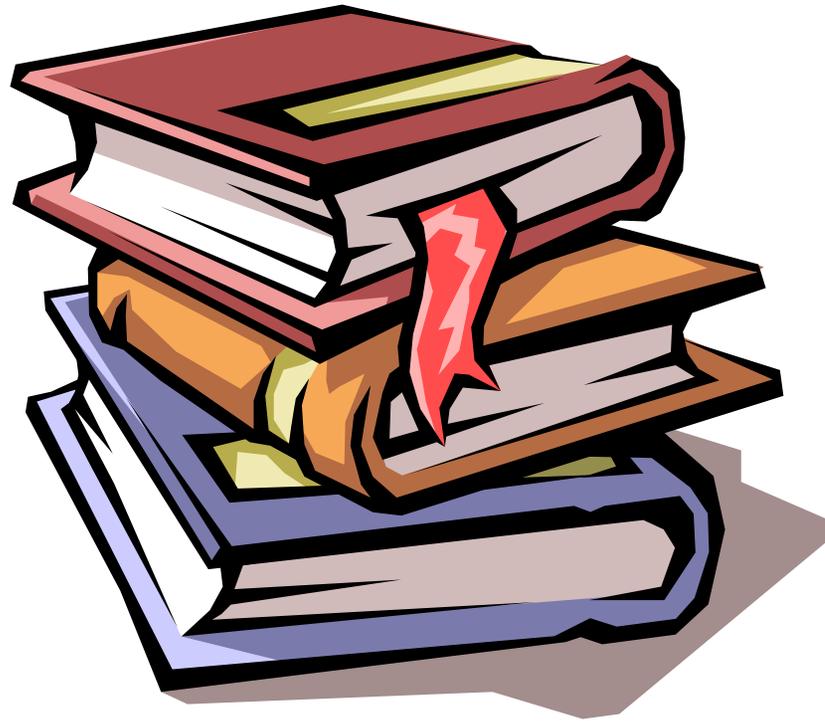
- Identify contacts at OPM
- Identify sources for Benefits Information
- Identify with the world of Benefits
- Identify resources
- Benefits Counseling (types and elements to successful counseling)



Our Customers



Educate yourself



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Many Sources of Knowledge

Civil Service Federal Employee Retirement System Handbook (CSRS/ FERS)	Federal Employee Health Benefits Handbook (FEHB)	Federal Employee Group Life Insurance Handbook (FEGLI)	Thrift Savings Plan Information (TSP)	U.S. Code of Federal Regulation (Law)
OPM Homepage	FEHB Homepage	FEGLI Homepage	TSP Homepage	United States Code (Law)
Benefits Admin Letters (BAL)	FEHB HR	FEGLI HR	Long Term Care	Conference Materials



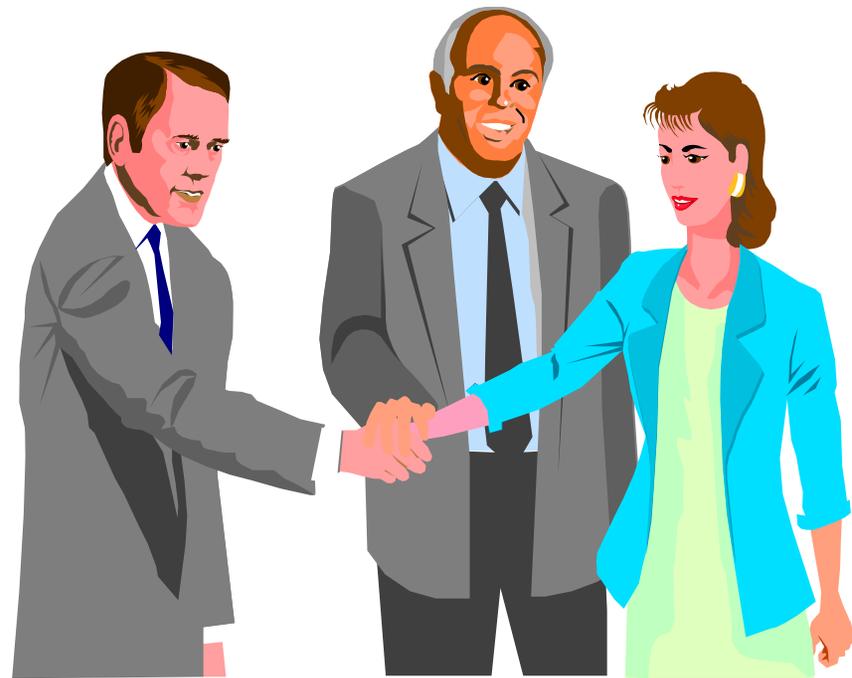
Getting Started

- Read brochures and pamphlets to learn Benefits Terminology
- Familiarize yourself with the basics of Benefits/retirement/Personnel information
- Dig into old historic files

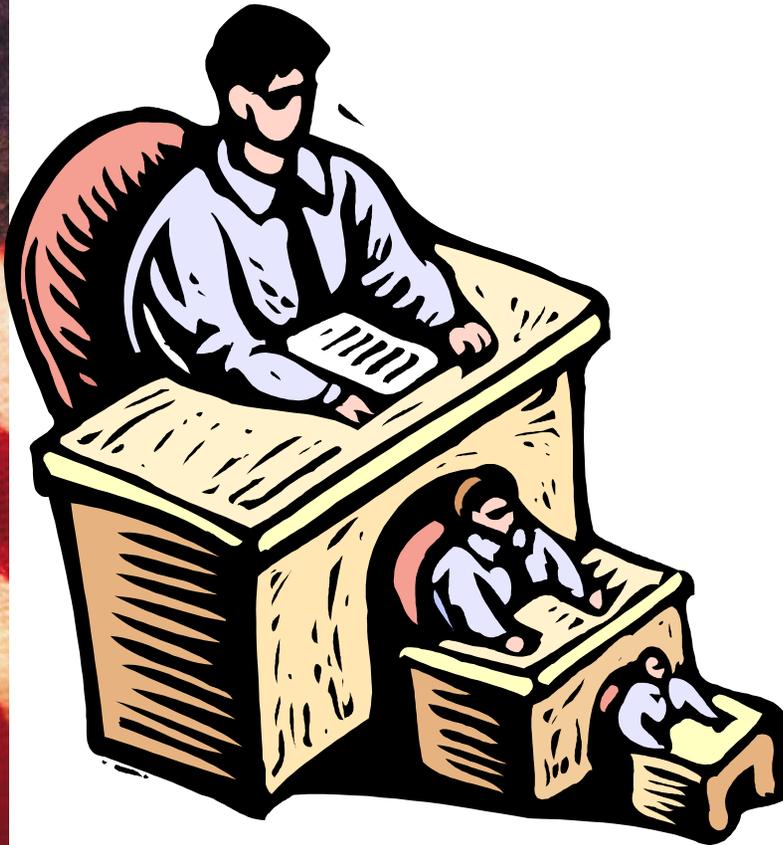


Getting Started

- Network with fellow benefits specialists
- Check web sites
- Entertain telephone inquiries



Take Initiative



- Jump in
- Ask questions
- Assist co-workers

Utilize your resources...



- Always refer to handbooks/regs
- Obtain advice from more experienced co-workers.
- Communicate with your contacts at OPM and other agencies.

Forms of Benefits Counseling

- Face to face counseling
- Telephone
- Email
- New employee orientation



Benefits Counseling

- Be empathetic/Show concern
- Share experiences
- Be honest
- Be thorough
- Follow up

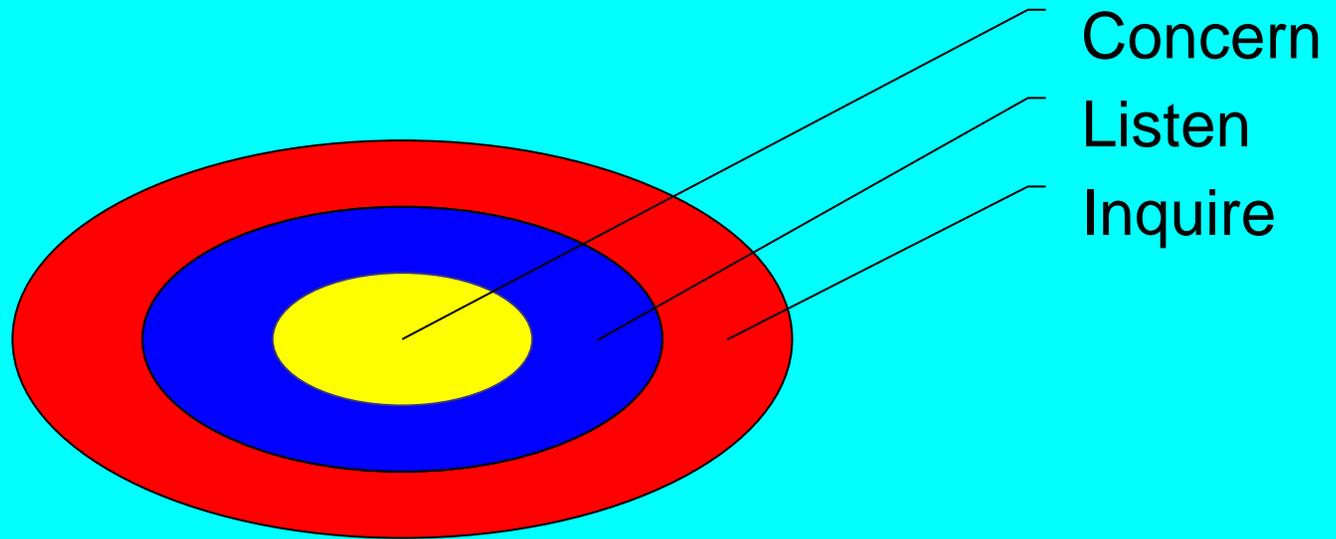


Benefits Guidance



- Give guidance based on information from personnel files.
- Issue **GUIDANCE** but never make decisions for employees and potential retirees.

3 Key Elements to Benefits Counseling



Your expertise is important!!!!



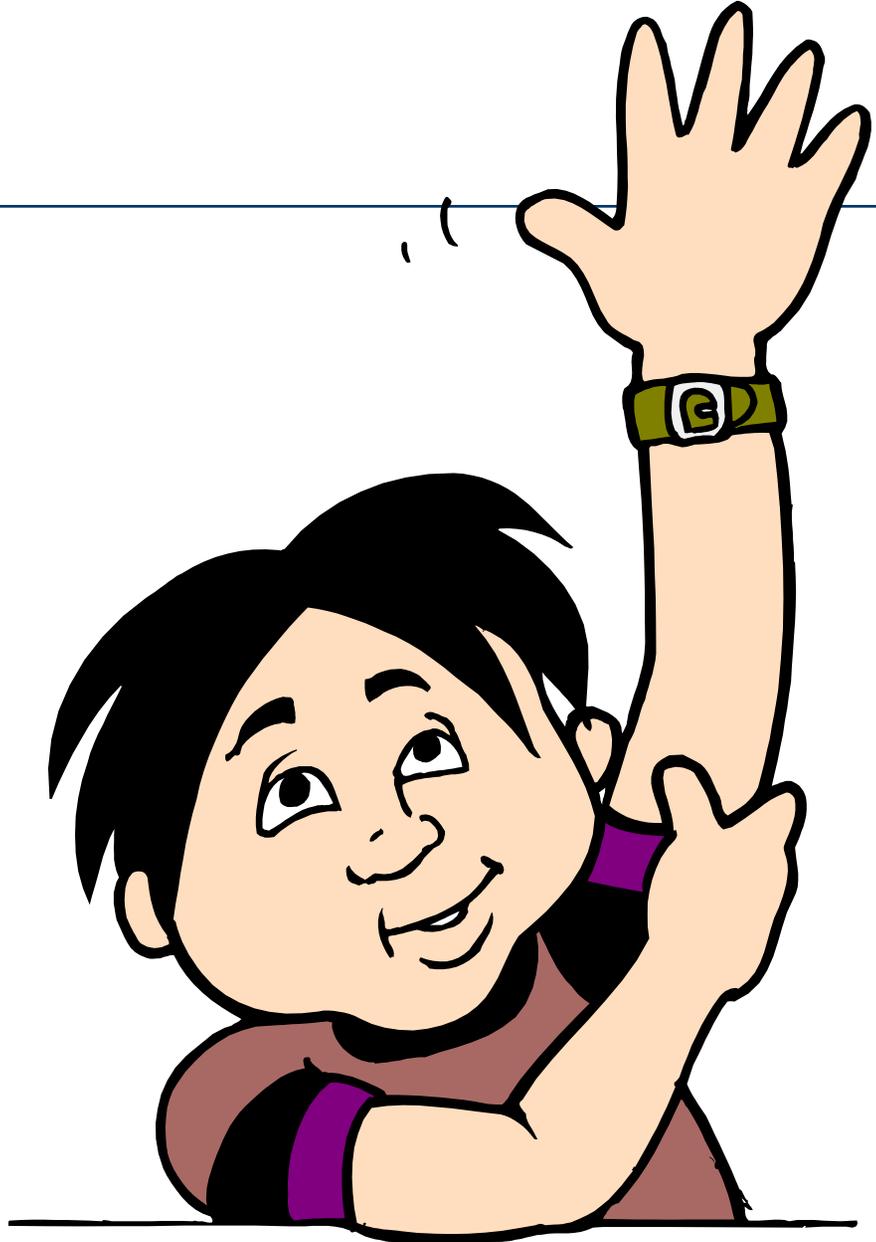
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Did we cover our objectives?

- Did we identify our contacts at OPM?
- Did we identify our sources for Benefits Information?
- Did we identify with benefits jargon and terminology?
- Did we identify our resources?
- Did we discuss types of Benefits Counseling and the key elements to successful counseling?





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Contact Information

For more information,
visit us on the web at
www.OPM.gov/benefits

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BENEFITS ADVICE FOR NEW BENEFITS OFFICERS

PRESENTED BY:

Cris DeBolt

Benefits Officer for the Department of Labor



Objectives



- Identify the importance of being involved in benefits
- Identify responsibilities
- Identify positive and negative aspects
- Identify various ways to communicate
- Identify applicable research tools
- Identify points-of-contact

What are the Benefit Programs?

- Federal Employees Health Benefits (FEHB)
- Flexible Spending Accounts (FSA)
- Federal Employees Group Life Insurance (FEGLI)
- Long Term Care Insurance (LTC)
- Retirement (CSRS or FERS)
- Thrift Savings Plan (TSP)
- Workers Compensation (OWCP)



Why be a Benefits Officer?

- To be part of the benefits community
- To make a difference
- Because you love it!!!

What will you do as a Benefits Officer?

- Manage retirement program matters within the agency.
- Communicate the benefits programs for the agency.
- Provide expert guidance

What will you do...

- You will
 - answer questions
 - advise employees
 - advise managers
 - advise co-workers
- You will
 - share your experience with others



What will you do...

- You will
 - think you know it all, THEN, a situation will throw you for a loop and
- You will
 - learn something new

What is positive about being a Benefits Officer?

- Dealing with employees
- Sharing experiences
- Helping them make informed decisions during important events

What is negative about being a Benefits Officer?

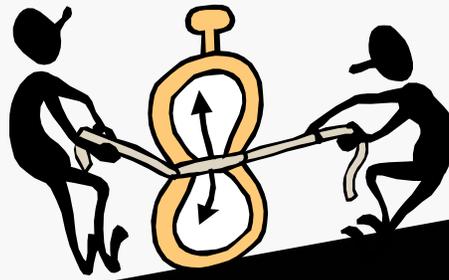


- Finding errors
- Not being able to provide the answer
- Dealing with employees or survivors experiencing a crisis
- Collateral duties
- Interruptions

Uncommon Occurrences

- The Official Personnel Folder is missing
- You will work with the Operations, Staffing, Employee Relations Staff and the General Counsel
- Settlement Agreements
- Internet access for all employees

When?



- Timeliness is critical when
 - responding to inquiries
 - processing paperwork
 - researching

Communications

- face-to-face meetings
- telephone
- emails
- letters mailed to home address
- brown-bag sessions
- New employee orientation
- follow-up to new employee orientation



More Communications

- intranet and internet web pages
- fact sheets
- videos
- posters
- retirement seminars
 - pre
 - mid-career
 - within 5 years
 - Prepare retirement estimates for individuals attending seminar



Wait - there is more!!!

- teleconference
- site visits
- general benefits email box
- open dialogue
- consistency



Important Tips

- Be honest
- be thorough
- be customer service oriented
- be responsive
- be organized

TIPS continue

- Share your experiences
- never give advice
- always tell them it is their decision

Corporate Leadership Counsel Study (2000)

- Create mutual respect and trust between employer and the employee
- Display a thorough understanding of the values and concerns of employees about their benefits.

Corporate Leadership Continues

- Create unique communications programs targeting smaller audiences that are segmented and classified by demographic factors
- Use multiple media and communications approaches to meet the needs of different learning styles among employees.

And continues

- Train line managers to accurately address the questions and concerns of their employees
- Involve employees in the decision-making process about the benefits package content

Where to look?

- Law - TITLE 5
- Code of Federal Regulations
- Handbooks
 - CSRS/FERS
 - FEHB
 - FEGLI



Keep Looking

- Guides
 - Processing Personnel Actions
 - Personnel Recordkeeping
- Web Sites
 - Office of Personnel Management
 - Thrift Savings Plan



You are not done looking yet

- Social Security Administration
- Department Of Labor
- Agency Intranets
- Merit System Protection Board (MSPB)
- Public Laws
- Circuit Court Cases

Who to contact?

- Agency Benefits Officer (if you are not)
- Benefits Officers Training & Development Group (BOTDG)
- Office of Insurance Programs
- Retirement Operations Center (Boyers)
- Thrift Investment Board
- Social Security Administration
- Department of Labor



REVIEW - Did we cover our objectives?

